



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [RBC US GROUP HOLDINGS LLC](#)

City/State [TORONTO, ONTARIO, CANADA](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [151,118,796](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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Summary Ratios

	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018											
Average assets (\$000)	149,375,846		140,105,806		141,615,353		128,499,487		121,004,598											
Net income (\$000)	356,558		108,529		1,041,125		1,201,744		1,002,419											
Number of BHCs in peer group							125		118											
Earnings and Profitability:																				
Percent of Average Assets																				
Net interest income (tax equivalent)	1.37		1.65		1.49		1.92	3.01	13	1.86	3.08	8								
+ Non-interest income	4.49		2.66		3.77		3.74	1.32	90	3.28	1.31	91								
- Overhead expense	4.72		3.22		4.25		4.60	2.69	95	4.13	2.71	92								
- Provision for credit losses	-0.01		0.16		0.13		0.09	0.15	37	0.06	0.14	25								
+ Securities gains (losses)	0		0		0		0.01	0.01	65	0	0	42								
+ Other tax equivalent adjustments	0.02		0.01		0.01		-0.01	0	3	0	0	87								
= Pretax net operating income (tax equivalent)	1.28		0.42		0.99		1.13	1.56	17	0.95	1.57	8								
Net operating income	0.95		0.31		0.74		0.94	1.19	19	0.83	1.24	13								
Net income	0.95		0.31		0.74		0.94	1.19	19	0.83	1.24	13								
Net income (Subchapter S adjusted)								1.17				1.42								
Percent of Average Earning Assets																				
Interest income (tax equivalent)	1.77		2.72		2.12		3.39	4.41	8	3.29	4.24	8								
Interest expense	0.22		0.86		0.42		1.26	1.08	69	1.19	0.86	78								
Net interest income (tax equivalent)	1.56		1.86		1.71		2.13	3.33	12	2.10	3.38	10								
Losses, Allowance, and Past Due + Nonaccrual																				
Net loan and lease losses / Average loans and leases	-0.02		0.04		0.07		0.06	0.21	26	0.07	0.22	28								
Earnings coverage of net loan and lease losses (X)	-119.08		37.84		35.13		51.98	24.40	84	39.13	21.75	81								
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.80		0.73		0.77		0.62	0.83	32	0.54	0.90	21								
Allowance for loan and lease losses / Total loans and leases	0.80		0.73		0.77		0.62	0.81	33	0.54	0.89	21								
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.26		0.34		0.24		0.30	0.57	22	0.21	0.61	10								
30–89 days past due loans and leases / Total loans and leases	0.34		0.65		0.47		0.33	0.43	44	0.32	0.44	36								
Liquidity and Funding																				
Net noncore funding dependence	2.01		16.69		6.99		23.06	14.45	77	40.38	16.62	92								
Net short-term noncore funding dependence	-10.69		1.58		-5.41		8.59	3.38	61	25.19	4.66	95								
Net loans and leases / Total assets	42.07		42.13		43.81		43.53	63.77	15	41.80	63.98	13								
Capitalization																				
Tier 1 leverage ratio	9.98		9.51		9.91		9.78	9.76	59	9.79	9.71	53								
Holding company equity capital / Total assets	12.23		12.51		12.07		12.17	12.43	47	12.19	12.22	53								
Total equity capital (including minority interest) / Total assets	12.23		12.53		12.07		12.19	12.57	46	12.22	12.27	52								
Common equity tier 1 capital / Total risk-weighted assets	15.50		16.52		15.79		17.19	12.17	92	17.19	12.12	92								
Net loans and leases / Equity capital (X)	3.44		3.37		3.63		3.58	5.21	13	3.43	5.29	13								
Cash dividends / Net income	0		0		0		0	33.12	3	0	27.31	5								
Cash dividends / Net income (Subchapter S adjusted)								-12.02				17.36								
Growth Rates																				
Assets	9.55		11.23		7.77		6.45	9.26	52		7									
Equity capital	7.08		5.59		6.87		6.28	10.49	41		7.89									
Net loans and leases	9.41		16.48		8.48		10.83	9.10	68		7.89									
Noncore funding	-24.80		-2.26		-21.68		-2.39	6.59	37		10.67									
Parent Company Ratios																				
Short-term debt / Equity capital	0		0		0		0	1.02	36	0	1.14	37								
Long-term debt / Equity capital	49.30		52.84		47.99		0	13.04	13	0	13.37	15								
Equity investment in subsidiaries / Equity capital	96.06		97.05		97.08		97	103.22	15	97.15	103.10	17								
Cash from ops + noncash items + op expense / Op expense + dividends	10,560.39		30.06		410.56		3,896.04	190.27	99	1,533.18	174.91	99								

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	409,260	488,820	1,697,555	2,133,027	1,719,763	-16.28	
Income from lease financing receivables.....	25,292	21,270	94,955	71,497	58,588	18.91	
Fully taxable income on loans and leases.....	427,105	502,105	1,761,127	2,174,484	1,750,499	-14.94	
Tax-exempt income on loans and leases.....	7,447	7,985	31,383	30,040	27,852	-6.74	
Estimated tax benefit on income on loans and leases.....	5,651	5,727	18,368	13,927	30,892	-1.32	
Income on loans and leases (tax equivalent).....	440,203	515,817	1,810,878	2,218,451	1,809,243	-14.66	
Investment interest income (tax equivalent).....	65,574	92,462	321,957	364,258	336,154	-29.08	
Interest on balances due from depository institutions.....	1,102	5,677	9,643	49,126	32,535	-80.59	
Interest income on other earning assets.....	76,616	234,866	492,016	1,282,542	1,353,192	-67.38	
Total interest income (tax equivalent).....	583,495	848,822	2,634,494	3,914,377	3,531,124	-31.26	
Interest on time deposits of \$250K or more	884	3,218	7,233	9,995	3,494	-72.53	
Interest on time deposits < \$250K.....	692	2,733	11,591	3,968	1,307	-74.68	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	10,695	33,959	70,585	134,327	62,850	-68.51	
Interest on other borrowings and trading liabilities.....	57,315	227,850	422,799	1,296,847	1,200,744	-74.85	
Interest on subordinated debt and mandatory convertible securities	1,499	1,499	5,995	7,493	8,403	0.00	
Total interest expense.....	71,085	269,259	518,203	1,452,630	1,276,798	-73.60	
Net interest income (tax equivalent).....	512,410	579,563	2,116,291	2,461,747	2,254,326	-11.59	
Non-interest income.....	1,677,872	933,053	5,331,926	4,805,259	3,968,888	79.83	
Adjusted operating income (tax equivalent)	2,190,282	1,512,616	7,448,217	7,267,006	6,223,214	44.80	
Overhead expense.....	1,762,531	1,127,946	6,020,280	5,911,660	4,998,802	56.26	
Provision for credit losses.....	-4,151	54,733	177,061	109,455	70,541		
Securities gains (losses)	660	4	189	10,654	-32	16400.00	
Other tax equivalent adjustments	7,139	3,691	7,767	-6,625	789	93.42	
Pretax net operating income (tax equivalent).....	479,618	148,362	1,398,351	1,453,403	1,153,781	223.28	
Applicable income taxes	106,388	28,329	318,743	226,343	89,543	275.54	
Tax equivalent adjustments	16,290	14,006	39,080	18,195	61,109	16.31	
Applicable income taxes (tax equivalent).....	122,678	42,335	357,823	244,538	150,652	189.78	
Minority interest	382	-2,502	-597	7,121	710		
Net income before discontinued operations, net of minority interest	356,558	108,529	1,041,125	1,201,744	1,002,419	228.54	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	356,558	108,529	1,041,125	1,201,744	1,002,419	228.54	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	356,940	106,027	1,040,528	1,208,865	1,003,129	236.65	
Investment securities income (tax equivalent).....	65,574	92,462	321,957	364,258	336,154	-29.08	
US Treasury and agency securities (excluding mortgage-backed securities)	4,439	8,956	29,993	30,076	28,890	-50.44	
Mortgage-backed securities	52,448	70,060	251,073	284,595	235,036	-25.14	
All other securities	8,687	13,446	40,891	49,587	72,228	-35.39	
Cash dividends declared	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.56			2.42			1.86			3.05	4	8	2.92	3.87	8
Less: Interest expense	0.19			0.77			0.37			1.13	0.98	68	1.06	0.79	75
Equals: Net interest income (tax equivalent)	1.37			1.65			1.49			1.92	3.01	13	1.86	3.08	8
Plus: Non-interest income	4.49			2.66			3.77			3.74	1.32	90	3.28	1.31	91
Equals: adjusted operating income (tax equivalent)	5.87			4.32			5.26			5.66	4.41	92	5.14	4.46	85
Less: Overhead expense	4.72			3.22			4.25			4.60	2.69	95	4.13	2.71	92
Less: Provision for credit losses	-0.01			0.16			0.13			0.09	0.15	37	0.06	0.14	25
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0	0	96	0	0	94
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0.01	0.01	65	0	0	40
Plus: other tax equivalent adjustments	0.02			0.01			0.01			-0.01	0	3	0	0	87
Equals: Pretax net operating income (tax equivalent)	1.28			0.42			0.99			1.13	1.56	17	0.95	1.57	8
Less: Applicable income taxes (tax equivalent)	0.33			0.12			0.25			0.19	0.36	10	0.12	0.33	9
Less: Minority interest	0			-0.01			0			0.01	0	83	0	0	76
Equals: Net operating income	0.95			0.31			0.74			0.94	1.19	19	0.83	1.24	13
Plus: Net extraordinary items	0			0			0			0	0	50	0	0	51
Equals: Net income	0.95			0.31			0.74			0.94	1.19	19	0.83	1.24	13
Memo: Net income (last four quarters)	0.90			0.77			0.74			0.94	1.19	18		1.24	
Net income—BHC and noncontrolling (minority) interest	0.96			0.30			0.73			0.94	1.20	18	0.83	1.25	13
Margin Analysis															
Average earning assets / Average assets	88.21			89.05			87.60			89.85	91.05	35	88.72	91.48	21
Average interest-bearing funds / Average assets	51.41			56.48			54.25			57.15	65.57	18	56.49	65.56	16
Interest income (tax equivalent) / Average earning assets	1.77			2.72			2.12			3.39	4.41	8	3.29	4.24	8
Interest expense / Average earning assets	0.22			0.86			0.42			1.26	1.08	69	1.19	0.86	78
Net interest income (tax equivalent) / Average earning assets	1.56			1.86			1.71			2.13	3.33	12	2.10	3.38	10
Yield or Cost															
Total loans and leases (tax equivalent)	2.75			3.67			3.02			4.19	5.09	9	4.06	4.95	9
Interest-bearing bank balances	0.08			0.97			0.26			2.24	2.04	62	1.45	1.64	30
Federal funds sold and reverse repos	0.29			1.60			0.78			2.87	2.44	74	2.51	2.17	72
Trading assets	1.59			2.98			2.02			2.63	0.99	78	3.54	1.11	88
Total earning assets	1.74			2.69			2.10			3.37	4.36	8	3.23	4.20	7
Investment securities (tax equivalent)	1.23			2.14			1.79			2.26	2.76	6	2.27	2.68	17
US Treasury and agency securities (excluding mortgage-backed securities)	0.85			2.50			1.72			1.97	2.32	32	1.68	2.05	23
Mortgage-backed securities	1.13			2.06			1.68			2.22	2.61	9	2.15	2.50	11
All other securities	4.41			2.04			3.23			3.75	4.06	49	4.10	4.20	67
Interest-bearing deposits	0.13			0.55			0.26			0.58	1.10	13	0.31	0.81	7
Time deposits of \$250K or more	0.48			1.55			0.91			1.64	1.96	23	0.84	1.44	10
Time deposits < \$250K	0.59			1.68			1.59			1.30	1.82	18	0.55	1.29	9
Other domestic deposits	0.11			0.47			0.22			0.56	0.93	20	0.30	0.67	11
Foreign deposits											1.19				0.97
Federal funds purchased and repos	0.25			1.43			0.68			2.78	1.86	84	2.39	1.51	82
Other borrowed funds and trading liabilities	0.79			1.76			1.12			1.96	2.38	25	2.38	2.28	58
All interest-bearing funds	0.37			1.36			0.67			1.98	1.49	78	1.87	1.19	84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Non-interest Income and Expenses															
Total non-interest income	1,677,872	933,053	5,331,926	4,805,259	3,968,888										
Fiduciary activities income	434,243	371,199	1,484,930	1,317,157	1,235,098										
Service charges on deposit accounts - domestic	17,651	14,660	58,596	59,745	61,673										
Trading revenue.....	120,469	-85,584	425,191	328,811	64,337										
Investment banking fees and commissions.....	813,385	670,596	2,582,464	2,458,134	2,241,984										
Insurance activities revenue.....	2,453	2,484	9,939	9,052	9,499										
Venture capital revenue.....	0	0	0	-109	-466										
Net servicing fees	-1	-29	-73	-82	-85										
Net securitization income	0	0	0	0	0										
Net gains (losses) on sales of loans, OREO, other assets.....	-1,507	-158	-1,566	1,817	33,619										
Other non-interest income.....	291,179	-40,115	772,445	630,734	323,229										
Total overhead expenses	1,762,531	1,127,946	6,020,280	5,911,660	4,998,802										
Personnel expense.....	1,207,708	597,564	3,845,231	3,771,314	3,043,456										
Net occupancy expense.....	148,361	141,160	575,769	534,983	480,665										
Goodwill impairment losses	0	0	0	0	0										
Amortization expenses and impairment loss (other intangible assets).....	35,170	37,114	145,328	188,643	147,691										
Other operating expenses.....	371,292	352,108	1,453,952	1,416,720	1,326,990										
Fee income on mutual funds and annuities.....	81,123	76,075	287,996	315,860	331,292										
Memoranda															
Assets under management in proprietary mutual funds and annuities	32,818,486	35,835,182	27,891,924	19,115,354	15,378,206										
Number of equivalent employees	13,459	13,386	13,648	13,453	12,964										
Average personnel expense per employee.....	89.73	44.64	281.74	280.33	234.76										
Average assets per employee.....	11,098.58	10,466.59	10,376.27	9,551.73	9,333.89										
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	4.83			8.15			5.40			6.57	2.72	84	8.35	3.08	87
Overhead expenses / Net Interest Income + non-interest income	80.81			75.08			81.17			81.63	61.29	92	81.11	60.88	94
Percent of Average Assets															
Total overhead expense	4.72			3.22			4.25			4.60	2.69	95	4.13	2.71	92
Personnel expense.....	3.23			1.71			2.72			2.93	1.41	97	2.52	1.44	97
Net occupancy expense.....	0.40			0.40			0.41			0.42	0.28	92	0.40	0.28	87
Other operating expenses.....	1.09			1.11			1.13			1.25	0.97	80	1.22	0.97	81
Overhead less non-interest income	0.23			0.56			0.49			0.86	1.32	21	0.85	1.38	16
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	80.47			74.57			80.83			81.35	60.64	92	80.33	60.37	94
Personnel expense.....	55.14			39.51			51.63			51.90	32.39	97	48.90	32.51	97
Net occupancy expense.....	6.77			9.33			7.73			7.36	6.52	66	7.72	6.48	73
Other operating expenses.....	18.56			25.73			21.47			22.09	21.20	68	23.70	20.90	73
Total non-interest income	76.61			61.68			71.59			66.12	29.23	89	63.78	28.50	91
Fiduciary activities income	19.83			24.54			19.94			18.13	1.97	96	19.85	2.14	95
Service charges on domestic deposit accounts	0.81			0.97			0.79			0.82	3.88	14	0.99	4.15	15
Trading revenue.....	5.50			-5.66			5.71			4.52	1.18	88	1.03	0.85	76
Investment banking fees and commissions.....	37.14			44.33			34.67			33.83	3.54	94	36.03	3.42	95
Insurance activities revenue.....	0.11			0.16			0.13			0.12	0.47	54	0.15	0.47	59
Venture capital revenue.....	0			0			0			0	0.02	1	-0.01	0.02	1
Net servicing fees	0			0			0			0	0.28	13	0	0.65	2
Net securitization income	0			0			0			0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.07			-0.01			-0.02			0.03	1.86	14	0.54	1.61	41
Other non-interest income.....	13.29			-2.65			10.37			8.68	10.04	52	5.19	9.86	18
Overhead less non-interest income	3.87			12.88			9.24			15.22	31.06	16	16.55	31.46	13
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.18			19.09			22.79			15.57	20.56	15	7.76	19.04	5
Applicable income tax + TE / Pretax net operating income + TE	25.58			28.53			25.59			16.83	23.23	7	13.06	21.56	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	33,734,715	29,333,532	32,873,605	28,266,782	24,166,570	15,00	
Commercial and industrial loans	12,739,478	8,986,992	11,712,059	8,181,319	7,513,873	41.75	
Loans to individuals	1,807,567	1,634,259	1,855,246	1,705,633	1,464,132	10.60	
Loans to depository institutions and acceptances of other banks	15,274	20,255	17,590	15,426	46,130	-24.59	
Agricultural loans	0	0	0	0	0	0	
Other loans and leases	15,792,114	18,564,061	20,010,822	23,009,148	21,966,199	-14.93	
Less: Unearned income	0	0	0	0	0	0	
Loans and leases, net of unearned income	64,089,148	58,539,099	66,469,322	61,178,308	55,156,904	9.48	
Less: Allowance for loan and lease losses	509,911	427,077	510,325	377,606	298,776	19.40	
Net loans and leases	63,579,237	58,112,022	65,958,997	60,800,702	54,858,128	9.41	
Debt securities that reprice or mature in over 1 year	19,496,852	14,532,673	17,527,961	14,702,106	11,909,480	34.16	
Mutual funds and equity securities	1,365,035	917,807	1,258,585	1,056,534	124,944	48.73	
Subtotal	84,441,124	73,562,502	84,745,543	76,559,342	66,892,552	14.79	
Interest-bearing bank balances	6,295,051	2,373,695	4,123,444	2,316,000	2,968,648	165.20	
Federal funds sold and reverse repos	25,733,813	29,438,703	29,142,651	31,073,151	22,466,791	-12.59	
Debt securities that reprice or mature within 1 year	1,946,836	3,349,587	2,115,388	1,694,518	1,585,806	-41.88	
Trading assets	14,130,679	11,523,670	13,691,864	13,527,556	21,471,954	22.62	
Total earning assets	132,547,503	120,248,157	133,818,890	125,170,567	115,385,751	10.23	
Non-interest-bearing cash and due from depository institutions	939,448	777,230	802,579	735,629	821,671	20.87	
Premises, fixed assets, and leases	2,410,041	2,300,178	2,372,791	2,259,242	916,530	4.78	
Other real estate owned	4,367	4,648	4,499	4,660	6,611	-6.05	
Investment in unconsolidated subsidiaries	28,315	67,720	29,329	75,497	72,085	-58.19	
Intangible and other assets	15,189,122	14,546,357	13,512,064	11,440,722	14,023,950	4.42	
Total assets	151,118,796	137,944,290	150,540,152	139,686,317	131,226,598	9.55	
Quarterly average assets	149,375,846	140,105,806	146,387,644	136,451,133	125,164,891	6.62	
Average loans and leases (YTD)	63,946,968	56,287,432	59,898,976	53,000,241	44,566,348	13.61	
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	64,089,148	58,539,099	66,469,322	61,178,308	55,156,904	9.48	
Real estate loans secured by 1–4 family	17,594,293	15,647,380	16,990,970	14,961,893	12,393,034	12.44	
Commercial real estate loans	16,076,058	13,618,286	15,825,837	13,249,937	11,737,677	18.05	
Construction and land development	3,062,139	2,715,593	2,881,190	2,721,394	2,281,877	12.76	
Multifamily	1,995,439	1,508,345	1,779,000	1,318,571	972,993	32.29	
Nonfarm nonresidential	11,018,480	9,394,348	11,165,647	9,209,972	8,482,807	17.29	
Real estate loans secured by farmland	64,363	67,866	56,798	54,952	35,859	-5.16	
Total investment securities	22,808,723	18,800,067	20,901,934	17,453,158	13,620,230	21.32	
U.S. Treasury securities	175	101,154	281	100,453	99,467	-99.83	
US agency securities (excluding mortgage-backed securities)	2,082,171	1,332,361	2,218,334	1,445,016	1,504,073	56.28	
Municipal securities	607,036	2,322,303	634,254	751,308	839,132	-73.86	
Mortgage-backed securities	18,573,705	13,812,813	16,683,441	13,658,131	10,309,610	34.47	
Asset-backed securities	72,329	302,854	95,784	429,686	731,281	-76.12	
Other debt securities	108,272	10,775	11,255	12,030	11,723	904.84	
Mutual funds and equity securities	1,365,035	917,807	1,258,585	1,056,534	124,944	48.73	
Available-for-sale securities	15,701,604	14,229,563	14,202,211	12,613,616	9,289,926	10.34	
U.S. Treasury securities	75	101,055	181	100,354	99,369	-99.93	
US agency securities (excluding mortgage-backed securities)	1,248,458	480,826	1,347,119	605,261	662,912	159.65	
Municipal securities	791	1,617,832	791	3,668	8,885	-99.95	
Mortgage-backed securities	14,271,679	11,716,221	12,747,081	11,462,617	7,775,756	21.81	
Asset-backed securities	72,329	302,854	95,784	429,686	731,281	-76.12	
Other debt securities	108,272	10,775	11,255	12,030	11,723	904.84	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-34,722	106,478	106,182	8,582	-112,868		
Available-for-sale securities appreciation (depreciation)	56,260	214,714	138,319	-8,292	-174,268	-73.80	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,277,346	2,114,651	3,106,143	1,568,565	1,404,716	54.98	

Liabilities and Changes in Capital

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Demand deposits	37,156,606	27,420,773	32,860,169	25,161,360	23,671,339	35.51	
NOW, ATS and transaction accounts	1,855,558	2,980,336	2,181,498	777,126	597,469	-37.74	
Time deposits less brokered deposits < \$250K	234,825	277,994	243,932	284,476	229,510	-15.53	
MMDA and other savings accounts	36,729,315	27,191,632	35,056,416	26,263,753	20,514,022	35.08	
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	75,976,304	57,870,735	70,342,015	52,486,715	45,012,340	31.29	
Time deposits of \$250K or more	743,465	840,553	725,820	819,013	452,209	-11.55	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	17,855,371	26,321,516	22,771,034	30,941,491	33,771,832	-32.16	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	6,342,417	8,617,425	6,896,971	9,777,386	9,672,092	-26.40	
Other borrowings w/remaining maturity over 1 year	10,701,655	11,080,401	10,487,174	11,039,649	10,123,951	-3.42	
Brokered deposits < \$250K	28,388	577,849	427,917	164,448	12,203	-95.09	
Noncore funding	35,671,296	47,437,744	41,308,916	52,741,987	54,032,287	-24.80	
Trading liabilities	6,132,025	4,724,636	6,533,786	7,795,023	7,985,405	29.79	
Subordinated notes and debentures + trust preferred securities	152,885	154,951	153,402	155,469	235,322	-1.33	
Other liabilities	14,705,110	10,473,822	14,031,483	9,480,046	7,931,183	40.40	
Total liabilities	132,637,620	120,661,888	132,369,602	122,659,240	115,196,537	9.93	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	
Common stock	0	0	0	0	0	0	
Common surplus	17,414,403	17,413,043	17,413,801	17,412,842	17,707,256	0.01	
Retained earnings	1,022,232	-266,691	665,674	-375,220	-1,575,970		
Accumulated other comprehensive income	38,287	107,418	85,287	-40,253	-137,951	-64.36	
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	18,474,922	17,253,770	18,164,762	16,997,369	15,993,335	7.08	
Noncontrolling (minority) interest in subsidiaries	6,254	28,632	5,788	29,708	36,726	-78.16	
Total equity capital, including minority interest	18,481,176	17,282,402	18,170,550	17,027,077	16,030,061	6.94	
Total liabilities and capital	151,118,796	137,944,290	150,540,152	139,686,317	131,226,598	9.55	
Memoranda							
Non-interest-bearing deposits	37,156,606	27,420,774	32,860,169	25,161,360	23,671,339	35.51	
Interest-bearing deposits	39,591,551	31,868,363	38,635,583	28,308,816	21,805,413	24.23	
Total deposits	76,748,157	59,289,137	71,495,752	53,470,176	45,476,752	29.45	
Long-term debt that reprices within 1 year	1,052,425	1,602,625	1,252,425	1,620,320	2,299,465	-34.33	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,164,762	16,997,369	16,997,369	15,993,335	14,664,160		
Accounting restatements	0	0	0	0	0	0	
Net income	356,558	108,529	1,041,125	1,201,744	1,002,419		
Net sale of new perpetual preferred stock	0	0	0	0	0	0	
Net sale of new common stock	0	0	0	0	0	0	
Sale of treasury stock	0	0	0	0	0	0	
Less: Purchase of treasury stock	0	0	0	0	0	0	
Changes incident to business combinations	0	0	0	0	0	0	
Less: Dividends declared	0	0	0	0	0	0	
Change in other comprehensive income	-47,000	147,672	125,540	97,697	-8,985		
Changes in debit to ESOP liability	0	0	0	0	0	0	
Other adjustments to equity capital	602	200	728	-295,407	335,741		
Holding company equity capital, ending balance	18,474,922	17,253,770	18,164,762	16,997,369	15,993,335		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	22.32			21.26			21.84			20.24	37.78	19	18.42	37.19	19
Commercial and industrial loans	8.43			6.51			7.78			5.86	12.02	19	5.73	12.85	19
Loans to individuals	1.20			1.18			1.23			1.22	4.20	41	1.12	4.31	36
Loans to depository institutions and acceptances of other banks	0.01			0.01			0.01			0.01	0.04	72	0.04	0.05	78
Agricultural loans.....	0			0			0			0	0.24	11	0	0.30	12
Other loans and leases.....	10.45			13.46			13.29			16.47	5.01	94	16.74	5	97
Net loans and leases.....	42.07			42.13			43.81			43.53	63.77	15	41.80	63.98	13
Debt securities over 1 year.....	12.90			10.54			11.64			10.53	14.60	25	9.08	14.63	19
Mutual funds and equity securities	0.90			0.67			0.84			0.76	0.06	99	0.10	0.06	72
Subtotal	55.88			53.33			56.29			54.81	79.65	11	50.97	79.97	10
Interest-bearing bank balances	4.17			1.72			2.74			1.66	3.06	42	2.26	3.04	52
Federal funds sold and reverse repos.....	17.03			21.34			19.36			22.24	1.57	93	17.12	1.66	93
Debt securities 1 year or less	1.29			2.43			1.41			1.21	1.91	50	1.21	1.96	48
Trading assets	9.35			8.35			9.10			9.68	1.19	92	16.36	1.33	94
Total earning assets.....	87.71			87.17			88.89			89.61	89.53	48	87.93	89.74	29
Non-interest cash and due from depository institutions.....	0.62			0.56			0.53			0.53	1.14	11	0.63	1.21	12
Other real estate owned.....	0			0			0			0	0.03	21	0.01	0.04	20
All other assets.....	11.67			12.27			10.57			9.87	9.27	61	11.45	8.98	75
Memoranda															
Short-term investments	22.48			25.49			23.50			25.12	7.63	88	20.59	7.80	86
U.S. Treasury securities.....	0			0.07			0			0.07	1.03	42	0.08	1.04	45
US agency securities (excluding mortgage-backed securities)	1.38			0.97			1.47			1.03	0.54	75	1.15	0.69	77
Municipal securities	0.40			1.68			0.42			0.54	1.34	40	0.64	1.62	41
Mortgage-backed securities	12.29			10.01			11.08			9.78	11.44	38	7.86	11.13	29
Asset-backed securities	0.05			0.22			0.06			0.31	0.28	73	0.56	0.33	78
Other debt securities	0.07			0.01			0.01			0.01	0.39	27	0.01	0.41	30
Loans held-for-sale.....	0			0			0			0	0.39	7	0	0.30	8
Loans held for investment	42.41			42.44			44.15			43.80	63.50	15	42.03	63.93	13
Real estate loans secured by 1–4 family	11.64			11.34			11.29			10.71	13.29	38	9.44	13.46	32
Revolving	0.73			0.92			0.76			0.86	2.07	34	0.94	2.27	32
Closed-end, secured by first liens	10.91			10.42			10.52			9.84	10.69	47	8.49	10.57	37
Closed-end, secured by junior liens	0.01			0.01			0.01			0.01	0.28	13	0.01	0.31	12
Commercial real estate loans	10.64			9.87			10.51			9.49	22.23	24	8.94	21.58	22
Construction and land development.....	2.03			1.97			1.91			1.95	3.44	39	1.74	3.51	35
Multifamily.....	1.32			1.09			1.18			0.94	3.01	24	0.74	2.72	22
Nonfarm nonresidential	7.29			6.81			7.42			6.59	14.69	26	6.46	14.44	26
Real estate loans secured by farmland.....	0.04			0.05			0.04			0.04	0.36	41	0.03	0.41	41

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	52.64			50.11			49.46			46.20	57.46	32	43.81	56.49	32
Real estate loans secured by 1–4 family.....	27.45			26.73			25.56			24.46	20.75	60	22.47	21.10	52
Revolving	1.71			2.16			1.71			1.97	3.15	38	2.23	3.50	39
Closed-end.....	25.74			24.57			23.85			22.49	17.39	70	20.24	17.39	62
Commercial real estate loans	25.08			23.26			23.81			21.66	33.52	29	21.28	32.14	31
Construction and land development.....	4.78			4.64			4.33			4.45	5.09	50	4.14	5.20	49
1–4 family.....	0.17			0.30			0.19			0.33	0.94	39	0.27	1.02	35
Other	4.60			4.34			4.15			4.12	4.02	57	3.87	4.05	53
Multifamily.....	3.11			2.58			2.68			2.16	4.69	34	1.76	4.10	31
Nonfarm nonresidential	17.19			16.05			16.80			15.05	22.15	33	15.38	21.40	36
Owner-occupied.....	5.66			5.12			5.39			4.85	7.72	35	4.69	8.03	35
Other.....	11.53			10.93			11.41			10.21	14.34	34	10.69	13.38	43
Real estate loans secured by farmland.....	0.10			0.12			0.09			0.09	0.55	45	0.07	0.63	43
Loans to depository institutions and acceptances of other banks.....	0.02			0.03			0.03			0.03	0.11	73	0.08	0.12	80
Commercial and industrial loans	19.88			15.35			17.62			13.37	19.53	30	13.62	20.32	31
Loans to individuals	2.82			2.79			2.79			2.79	7.13	46	2.65	7.36	44
Credit card loans	0.26			0.37			0.26			0.41	0.81	66	0.39	1.02	64
Agricultural loans.....	0			0			0			0	0.37	11	0	0.46	12
Other loans and leases.....	24.64			31.71			30.11			37.61	9.85	92	39.82	9.66	92
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	224.56			219.64			224.73			212.13	391.26	21	199.18	379.80	21
Real estate loans secured by 1–4 family.....	117.12			117.16			116.15			112.28	138.18	40	102.14	137.84	36
Revolving	7.29			9.47			7.78			9.04	21.26	33	10.15	23.33	33
Closed-end.....	109.83			107.69			108.37			103.24	115.20	45	91.99	112.79	41
Commercial real estate loans	107.01			101.97			108.19			99.43	229.44	24	96.74	219.72	24
Construction and land development.....	20.38			20.33			19.70			20.42	34.95	40	18.81	35.36	36
1–4 family.....	0.74			1.30			0.85			1.51	6.61	34	1.23	7.04	32
Other	19.64			19.03			18.84			18.92	27.32	45	17.58	27.26	39
Multifamily.....	13.28			11.29			12.16			9.90	31.04	25	8.02	27.85	23
Nonfarm nonresidential	73.35			70.34			76.33			69.12	152.10	25	69.91	147.22	28
Owner-occupied.....	24.17			22.43			24.47			22.26	53.07	27	21.30	54.89	26
Other	49.18			47.91			51.86			46.86	97.41	29	48.61	91.80	32
Real estate loans secured by farmland.....	0.43			0.51			0.39			0.41	3.60	40	0.30	4.02	39
Loans to depository institutions and acceptances of other banks.....	0.10			0.15			0.12			0.12	0.44	71	0.38	0.54	78
Commercial and industrial loans	84.80			67.29			80.06			61.40	122.02	24	61.93	128.82	23
Loans to individuals	12.03			12.24			12.68			12.80	43.51	41	12.07	42.67	36
Credit card loans	1.13			1.64			1.19			1.88	4.34	66	1.79	5.31	62
Agricultural loans.....	0			0			0			0	2.18	11	0	2.72	12
Other loans and leases.....	105.12			139			136.80			172.67	52.44	94	181.04	51.79	96
Supplemental															
Non-owner occupied CRE loans / Gross loans	21.07			20.35			20.05			18.88	26.45	34	18.71	24.79	36
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	89.91			89.21			91.09			86.69	178.57	25	85.03	167.93	26
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	114.08			111.64			115.56			108.95	236.10	23	106.33	225.98	22

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	22.48			25.49			23.50			25.12	7.63	88	20.59	7.80	86
Liquid assets	44.84			43.03			44.28			45	22.44	87	45.45	22.72	88
Investment securities	15.09			13.63			13.88			12.49	16.99	30	10.38	17.27	18
Net loans and leases	42.07			42.13			43.81			43.53	63.77	15	41.80	63.98	13
Net loans, leases and standby letters of credit	42.63			42.73			44.36			44.13	64.84	13	42.35	65.07	11
Core deposits	50.28			41.95			46.73			37.57	63.09	13	34.30	62.13	11
Noncore funding	23.60			34.39			27.44			37.76	19.36	84	41.17	21.34	86
Time deposits of \$250K or more	0.49			0.61			0.48			0.59	2.94	9	0.34	2.89	7
Foreign deposits	0			0			0			0	0.43	38	0	0.47	38
Federal funds purchased and repos	11.82			19.08			15.13			22.15	1.94	96	25.74	1.97	96
Secured federal funds purchased	0			0			0			0	0	49	0	0	49
Net federal funds purchased (sold)	-5.21			-2.26			-4.23			-0.09	0.48	17	8.61	0.54	99
Commercial paper	0			0			0			0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	4.20			6.25			4.58			7	3.01	90	7.37	3.67	84
Earning assets that reprice within 1 year	43.32			49.83			47.05			52.15	39.29	84	49.02	40.29	78
Interest-bearing liabilities that reprice within 1 year	0.64			1.19			0.91			0.86	10.19	3	0.48	10.01	4
Long-term debt that reprices within 1 year	0.70			1.16			0.83			1.16	0.96	73	1.75	1.34	73
Net assets that reprice within 1 year	41.99			47.48			45.31			50.13	26.63	94	46.78	27.38	91
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.01			16.69			6.99			23.06	14.45	77	40.38	16.62	92
Net short-term noncore funding dependence	-10.69			1.58			-5.41			8.59	3.38	61	25.19	4.66	95
Short-term investment / Short-term noncore funding	136.19			96.80			114.89			84.21	77.77	65	61.59	66.46	62
Liquid assets - short-term noncore funding / Nonliquid assets	51.35			29.31			42.76			27.58	16.97	80	22.03	16.04	70
Net loans and leases / Total deposits	82.84			98.01			92.26			113.71	90.31	88	120.63	90.08	89
Net loans and leases / Core deposits	83.68			100.42			93.77			115.84	103.93	78	121.87	105	80
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.24			0.82			0.75			0.07	0.72	24	-0.95	-0.82	33
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.39			1.66			0.98			-0.06	1.36	8	-1.47	-1.98	65
Structured notes appreciation (depreciation) / Tier 1 capital											0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	25.17			19.43			26.03			21.68	12.67	66	30.88	16.19	72
Available-for-sale securities	68.84			75.69			67.95			72.27	85.40	24	68.21	81.88	27
U.S. Treasury securities	0			0.54			0			0.58	6.15	40	0.73	6.99	46
US agency securities (excluding mortgage-backed securities)	9.13			7.09			10.61			8.28	3.49	80	11.04	4.02	84
Municipal securities	2.66			12.35			3.03			4.30	7.75	52	6.16	9.16	51
Mortgage-backed securities	81.43			73.47			79.82			78.26	67.43	62	75.69	65.45	62
Asset-backed securities	0.32			1.61			0.46			2.46	1.66	76	5.37	2.05	79
Other debt securities	0.47			0.06			0.05			0.07	2.94	30	0.09	2.79	32
Mutual funds and equity securities	5.98			4.88			6.02			6.05	0.40	97	0.92	0.42	81
Debt securities 1 year or less	8.54			17.82			10.12			9.71	11.86	56	11.64	11.91	63
Debt securities 1 to 5 years	65.60			54.31			37.13			54.73	17.94	91	59.37	19.18	91
Debt securities over 5 years	19.88			22.99			46.73			29.50	66.02	15	28.07	64.73	14
Pledged securities	14.37			11.25			14.86			8.99	30.57	20	10.31	33.30	18
Structured notes, fair value	0			0			0			0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-3.37			3.67			0.85			29.84	26.69	63		6.77	
Investment securities	21.32			20.28			19.76			28.14	11.75	83		9.42	
Core deposits	31.29			29.46			34.02			16.61	11.23	73		7.29	
Noncore funding	-24.80			-2.26			-21.68			-2.39	6.59	37		10.67	

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			27,068,429	23,517,770	21,038,510
Commit: Secured commercial real estate loans	3,060,075	2,870,465	3,318,131	2,883,826	2,695,082
Commit: Unsecured real estate loans	589,978	717,232	590,846	787,940	797,971
Credit card lines (reported semiannually, June/Dec)	0		2,890,669	2,620,730	1,978,297
Securities underwriting	0	0	0	0	0
Standby letters of credit	840,344	830,429	822,853	839,344	712,721
Commercial and similar letters of credit	87,393	105,828	95,622	105,951	134,296
Securities lent	1,811,010	1,026,257	1,983,761	1,484,405	1,306,105
Credit derivatives - notional amount (holding company as guarantor)	457,796	398,847	445,792	379,507	265,912
Credit derivatives - notional amount (holding company as beneficiary)	23,342	26,853	23,485	33,133	53,994
Credit derivative contracts w/ purchased credit protection-investment grade	481,139	424,254	469,277	406,200	283,149
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	1,446	0	6,440	36,757
Derivative Contracts					
Interest rate futures and forward contracts	149,073,411	138,554,612	151,428,990	96,539,102	159,661,584
Written options contracts (interest rate)	104,205,712	81,532,302	80,550,429	21,397,105	23,969,848
Purchased options contracts (interest rate)	147,824,318	75,036,524	111,776,340	20,237,064	25,992,768
Interest rate swaps	252,533,427	173,700,942	148,970,502	158,506,644	151,564,405
Futures and forward foreign exchange	1,651,225	1,506,483	1,420,660	1,345,259	2,056,376
Written options contracts (foreign exchange)	7,533	53,571	22,216	8,951	62,062
Purchased options contracts (foreign exchange)	7,457	47,651	14,988	5,344	61,408
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	62,030,009	29,431,607	41,974,475	38,397,566	38,341,073
Written options contracts (commodity and other)	45,496,240	58,804,214	61,545,707	66,464,394	66,034,225
Purchased options contracts (commodity and other)	35,518,723	54,981,366	54,609,919	60,378,444	65,980,830
Commodity and other swaps	602,231	560,467	585,313	620,167	558,363

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)				17.98			16.84		23.52	30	16.03	24.05	29	
Standby letters of credit	0.56	0.60		0.55			0.60	0.84	52	0.54	0.92	42		
Commercial and similar letters of credit	0.06	0.08		0.06			0.08	0.02	86	0.10	0.02	89		
Securities lent	1.20	0.74		1.32			1.06	0.40	87	1	0.62	86		
Credit derivatives - notional amount (holding company as guarantor)	0.30	0.29		0.30			0.27	0.42	67	0.20	0.52	69		
Credit derivatives - notional amount (holding company as beneficiary)	0.02	0.02		0.02			0.02	0.52	61	0.04	0.75	63		
Credit derivative contracts w/ purchased credit protection-investment grade	0.32	0.31		0.31			0.29	0.30	76	0.22	0.52	78		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0		0			0	0.45	70	0.03	0.69	73		
Derivative contracts	528.69	445.26		433.70			332.10	68.47	90	407.15	65.81	92		
Interest rate contracts	432.53	339.87		327.31			212.39	47.31	92	275.24	43.84	93		
Interest rate futures and forward contracts	98.65	100.44		100.59			69.11	10.67	88	121.67	11.40	90		
Written options contracts (interest rate)	68.96	59.11		53.51			15.32	2.47	91	18.27	2.16	92		
Purchased options contracts (interest rate)	97.82	54.40		74.25			14.49	2.65	92	19.81	2.32	93		
Interest rate swaps	167.11	125.92		98.96			113.47	28.86	92	115.50	26.74	93		
Foreign exchange contracts	1.10	1.17		0.97			0.97	10.12	68	1.66	10.92	73		
Futures and forward foreign exchange contracts	1.09	1.09		0.94			0.96	5.23	74	1.57	5.22	76		
Written options contracts (foreign exchange)	0	0.04		0.01			0.01	0.05	81	0.05	0.14	83		
Purchased options contracts (foreign exchange)	0	0.03		0.01			0	0.08	80	0.05	0.13	84		
Foreign exchange rate swaps	0	0		0			0	2.03	38	0	2.17	37		
Equity, commodity, and other derivative contracts	95.06	104.23		105.43			118.74	3.32	96	130.24	4.08	96		
Commodity and other futures and forward contracts	41.05	21.34		27.88			27.49	0.19	97	29.22	0.25	99		
Written options contracts (commodity and other)	30.11	42.63		40.88			47.58	0.98	96	50.32	1.48	96		
Purchased options contracts (commodity and other)	23.50	39.86		36.28			43.22	0.94	96	50.28	1.29	96		
Commodity and other swaps	0.40	0.41		0.39			0.44	0.38	80	0.43	0.40	81		
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)				45.19			44.37		45.53	66	47.21	44.93	69	

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	798,950,286	614,209,739	652,899,539	463,900,040	534,282,942
Interest rate contracts	653,636,868	468,824,380	492,726,261	296,679,915	361,188,605
Foreign exchange contracts	1,666,215	1,607,705	1,457,864	1,359,554	2,179,846
Equity, commodity, and other contracts	143,647,203	143,777,654	158,715,414	165,860,571	170,914,491
Derivatives Position					
Futures and forwards	212,754,645	169,492,702	194,824,125	136,281,927	200,059,033
Written options	149,709,485	140,390,087	142,118,352	87,870,450	90,066,135
Exchange-traded	149,394,319	140,110,244	141,803,011	87,591,230	89,833,459
Over-the-counter	315,166	279,843	315,341	279,220	232,676
Purchased options	183,350,498	130,065,541	166,401,247	80,620,852	92,035,006
Exchange-traded	183,030,915	129,779,019	166,080,180	80,334,840	91,795,318
Over-the-counter	319,583	286,522	321,067	286,012	239,688
Swaps	253,135,658	174,261,409	149,555,815	159,126,811	152,122,768
Held for trading	43,280,536	52,924,456	57,002,898	47,127,728	97,145,635
Interest rate contracts	41,933,519	51,664,740	55,777,930	46,091,333	95,855,505
Foreign exchange contracts	1,333,400	1,252,635	1,219,198	1,022,514	1,277,059
Equity, commodity, and other contracts	13,617	7,081	5,770	13,881	13,071
Non-traded	755,669,750	561,285,283	595,896,641	416,772,312	437,137,307
Interest rate contracts	611,703,349	417,159,640	436,948,331	250,588,582	265,333,100
Foreign exchange contracts	332,815	355,070	238,666	337,040	902,787
Equity, commodity, and other contracts	143,633,586	143,770,573	158,709,644	165,846,690	170,901,420
Derivative contracts (excluding futures and FX 14 days or less)	817,564,155	613,830,891	648,336,591	453,700,462	524,329,839
One year or less	570,973,676	408,260,459	447,008,156	306,986,041	334,861,872
Over 1 year to 5 years	180,421,611	141,024,616	144,912,237	88,872,612	178,179,158
Over 5 years	66,168,868	64,545,816	56,416,198	57,841,809	11,288,809
Gross negative fair value (absolute value)	154,297	567,057	150,690	91,088	653,440
Gross positive fair value	425,818	907,505	635,271	264,565	664,955
Held for trading	358,307	907,402	611,514	264,463	651,877
Non-traded	67,511	103	23,757	102	13,078
Current credit exposure on risk-based capital derivative contracts	2,346,675	4,922,752	3,529,901	2,246,514	3,266,560
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	81.81			76.33			75.47			63.95	93.44	8	67.60	92.91	8
Foreign exchange contracts	0.21			0.26			0.22			0.29	3.20	51	0.41	3.39	47
Equity, commodity, and other contracts	17.98			23.41			24.31			35.75	1.64	97	31.99	1.93	96
Futures and forwards	26.63			27.60			29.84			29.38	13.49	79	37.44	12.78	86
Written options	18.74			22.86			21.77			18.94	5.91	89	16.86	6.60	84
Exchange-traded	18.70			22.81			21.72			18.88	0.15	98	16.81	0.23	97
Over-the-counter	0.04			0.05			0.05			0.06	5.10	15	0.04	5.49	17
Purchased options	22.95			21.18			25.49			17.38	4.42	88	17.23	4.19	90
Exchange-traded	22.91			21.13			25.44			17.32	0.28	97	17.18	0.32	97
Over-the-counter	0.04			0.05			0.05			0.06	3.35	39	0.04	3.20	43
Swaps	31.68			28.37			22.91			34.30	69.75	16	28.47	70.34	14
Held for trading	5.42			8.62			8.73			10.16	44.16	38	18.18	46.31	40
Interest rate contracts	5.25			8.41			8.54			9.94	37.24	40	17.94	38.40	43
Foreign exchange contracts	0.17			0.20			0.19			0.22	1.60	62	0.24	1.85	60
Equity, commodity, and other contracts	0			0			0			0	0.83	74	0	1.14	72
Non-traded	94.58			91.38			91.27			89.84	55.84	61	81.82	53.69	59
Interest rate contracts	76.56			67.92			66.92			54.02	52.22	55	49.66	50.60	52
Foreign exchange contracts	0.04			0.06			0.04			0.07	0.34	70	0.17	0.57	73
Equity, commodity, and other contracts	17.98			23.41			24.31			35.75	0.13	98	31.99	0.16	98
Derivative contracts (excluding futures and forex 14 days or less)	102.33			99.94			99.30			97.80	93.86	53	98.14	94.47	57
One year or less	71.47			66.47			68.47			66.18	32.17	81	62.68	32.51	79
Over 1 year to 5 years	22.58			22.96			22.20			19.16	30.45	39	33.35	31.16	54
Over 5 years	8.28			10.51			8.64			12.47	28.09	31	2.11	28.71	16
Gross negative fair value (absolute value)	0.02			0.09			0.02			0.02	0.83	4	0.12	0.72	7
Gross positive fair value	0.05			0.15			0.10			0.06	1.19	4	0.12	0.85	5
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01			0.04			0.01			0.01	0.06	33	0.06	0.06	83
Gross positive fair value (X)	0.03			0.07			0.04			0.02	0.07	41	0.06	0.06	82
Held for trading (X)	0.02			0.07			0.04			0.02	0.06	54	0.06	0.05	83
Non-traded (X)	0			0			0			0	0.01	13	0	0.01	31
Current credit exposure (X)	0.16			0.38			0.25			0.17	0.05	87	0.28	0.04	91
Credit losses on derivative contracts	0			0			0			0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0			0			0			0	0	47	0	0	47
90+ days past due	0			0			0			0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	2.51			6.29			3.95			2.98	0.73	88	4.74	0.53	93

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	510,325	377,606	377,606	298,776	263,324
Gross losses	3,235	7,906	61,189	48,017	43,986
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,091	2,909	17,460	18,303	14,256
Net losses	-3,856	4,997	43,729	29,714	29,730
Provision for loan and lease losses	-4,151	54,733	177,061	109,455	70,541
Adjustments	-119	-265	-613	-911	-5,359
Ending balance	509,911	427,077	510,325	377,606	298,776
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01			0.16			0.13			0.09	0.15	37	0.06	0.14	25
Provision for loan and lease losses / Average loans and leases	-0.03			0.39			0.30			0.21	0.24	53	0.16	0.24	44
Provision for loan and lease losses / Net loan and lease losses	107.65			1,095.32			404.91			368.36	130.58	95	237.27	134.68	89
Allowance for loan and lease losses / Total loans and leases not held for sale	0.80			0.73			0.77			0.62	0.83	32	0.54	0.90	21
Allowance for loan and lease losses / Total loans and leases	0.80			0.73			0.77			0.62	0.81	33	0.54	0.89	21
Allowance for loan and lease losses / Net loans and leases losses (X)				21.37			11.67			12.71	8.03	78	10.05	7.54	77
Allowance for loan and lease losses / Nonaccrual assets	312.42			221.70			327.10			211.29	218.72	66	279.57	214.03	73
ALLL / 90+ days past due + nonaccrual loans and leases	293.54			211.85			322.01			206.20	151.73	74	265.23	160.51	80
Gross loan and lease losses / Average loans and leases	0.02			0.06			0.10			0.09	0.28	26	0.10	0.30	25
Recoveries / Average loans and leases	0.04			0.02			0.03			0.03	0.08	32	0.03	0.09	21
Net losses / Average loans and leases	-0.02			0.04			0.07			0.06	0.21	26	0.07	0.22	28
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0	0	40	0	0	39
Recoveries / Prior year-end losses	11.59			6.06			36.36			41.61	36.22	70		41.30	
Earnings coverage of net loan and lease losses (X)	-119.08			37.84			35.13			51.98	24.40	84	39.13	21.75	81
Net Loan and Lease Losses By Type															
Real estate loans	0			0			0			0	0.01	33	0	0.02	28
Real estate loans secured by 1-4 family	0			0			0			0	0.01	38	-0.01	0.01	26
Revolving	-0.01			-0.01			-0.01			0	0.02	35	-0.05	0.03	17
Closed-end	0			0			0			0	0	39	0	0.01	39
Commercial real estate loans	0			-0.01			0			0	0.01	24	0	0.01	37
Construction and land development	-0.02			-0.01			-0.01			0	-0.01	40	-0.01	-0.03	50
1-4 family	0			0			0			0	0	55	0	-0.01	63
Other	-0.02			-0.01			-0.01			0	-0.01	36	-0.01	-0.02	41
Multifamily	0			0			0			0	0	56	0	0	58
Nonfarm nonresidential	0			-0.01			0			0	0.02	22	0	0.02	28
Owner-occupied	0			-0.01			0			0	0.01	19	0	0.01	20
Other	0			0			0			0	0.01	40	0	0.01	44
Real estate loans secured by farmland	0			0			0			0	0.01	48	0	0	50
Commercial and industrial loans	-0.16			0.20			0.31			0.27	0.37	47	0.33	0.31	61
Loans to individuals	0.31			0.27			0.39			0.36	1.17	21	0.25	1.16	19
Credit card loans	2.53			2			2.68			1.92	3.11	28	1.23	2.92	18
Agricultural loans											0.08				0.15
Loans to foreign governments and institutions											0				0
Other loans and leases	0			-0.01			0			0.01	0.15	38	0.01	0.14	43

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	215,035	380,124	309,962	201,220	176,339
90+ days past due loans and leases	10,498	8,963	2,466	4,416	5,782
Nonaccrual loans and leases	163,212	192,635	156,015	178,713	106,868
Total past due and nonaccrual loans and leases	388,745	581,722	468,443	384,349	288,989
Restructured 30–89 days past due	0	1,030	724	79	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	19,385	47,036	32,753	52,591	40,166
Total restructured loans and leases	19,385	48,066	33,477	52,670	40,166
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	3,531	15,785	3,265	19,961	30,272
Other real estate owned	4,367	4,648	4,499	4,660	6,611
Other Assets					
30–89 days past due	2,031	1,865	2,898	227	1,703
90+ days past due	6,666	3,838	7,976	3,508	1,585
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	8,697	5,703	10,874	3,735	3,288
Percent of Loans and Leases					
30–89 days past due loans and leases	0.34	0.65	0.47	0.33	0.43
90+ days past due loans and leases	0.02	0.02	0	0.01	0.15
Nonaccrual loans and leases	0.25	0.33	0.23	0.29	0.51
90+ days past due and nonaccrual loans and leases	0.27	0.34	0.24	0.30	0.71
30–89 days past due restructured	0	0	0	0	0.01
90+ days past due restructured	0	0	0	0	0.01
Nonaccrual restructured	0.03	0.08	0.05	0.09	0.14
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30–89 days past due assets	0.34	0.65	0.47	0.33	0.43
90+ days past due assets	0.03	0.02	0.02	0.01	0.15
Nonaccrual assets	0.25	0.33	0.23	0.29	0.53
30+ days past due and nonaccrual assets	0.62	1	0.72	0.63	1.19
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.12	0.15	0.11	0.13	0.44
90+ days past due and nonaccrual assets + other real estate owned	0.12	0.15	0.11	0.14	0.48
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.11	0.16	0.11	0.15	0.53
Allowance for loan and lease losses	33.56	50.13	32.23	53.87	115.41
Equity capital + allowance for loan and lease losses	0.90	1.21	0.88	1.17	4.28
Tier 1 capital + allowance for loan and lease losses	1.14	1.60	1.12	1.53	5.65
Loans and leases + other real estate owned	0.27	0.37	0.25	0.33	0.85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
			BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																		
Real estate	30–89 days past due		0.20			0.71			0.51			0.42		0.38	66	0.42	0.42	58
	90+ days past due		0.01			0.01			0			0		0.16	32	0.01	0.22	35
	Nonaccrual		0.10			0.07			0.07			0.08		0.46	12	0.09	0.57	8
Commercial and industrial	30–89 days past due		0.18			0.71			0.46			0.12		0.31	26	0.30	0.30	61
	90+ days past due		0.03			0			0			0		0.05	30	0	0.05	37
	Nonaccrual		0.97			1.71			1.02			1.84		0.83	88	1.05	0.76	70
Individuals	30–89 days past due		0.36			0.38			0.23			1.49		0.83	83	0.26	0.84	21
	90+ days past due		0.07			0.15			0.06			0.11		0.17	59	0.09	0.16	57
	Nonaccrual		0.14			1.03			0.53			0.31		0.17	73	0.04	0.23	27
Depository institution loans	30–89 days past due		0			0			0.02			0		0	47	0	0	47
	90+ days past due		0.01			0			0.01			0		0	49	0	0	47
	Nonaccrual		0			0			0			0		0	48	0	0	48
Agricultural	30–89 days past due											0.24				0.17		
	90+ days past due											0				0		
	Nonaccrual											0.67				0.75		
Foreign governments	30–89 days past due											0.07				0.01		
	90+ days past due											0				0		
	Nonaccrual											0.03				0.06		
Other loans and leases	30–89 days past due		0.75			0.55			0.42			0.20		0.20	63	0.22	0.17	71
	90+ days past due		0.02			0.02			0			0.01		0.01	76	0.01	0.01	73
	Nonaccrual		0.02			0.01			0.02			0		0.13	32	0.03	0.14	47

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
		Memoranda														
1–4 family	30–89 days past due	0.15			0.09			0.37			0.26	0.67	18	0.09	0.71	6
	90+ days past due	0.01			0.02			0			0	0.31	33	0.01	0.46	33
	Nonaccrual	0.12			0.11			0.12			0.13	0.73	8	0.16	0.86	13
Revolving	30–89 days past due	0.46			0.38			0.49			0.79	0.45	82	0.22	0.50	25
	90+ days past due	0.03			0.02			0.02			0	0.05	24	0	0.05	25
	Nonaccrual	0.56			0.62			0.54			0.67	1	52	0.30	1.17	24
Closed-end	30–89 days past due	0.13			0.06			0.36			0.22	0.70	16	0.08	0.75	5
	90+ days past due	0.01			0.02			0			0	0.35	37	0.01	0.53	34
	Nonaccrual	0.09			0.07			0.09			0.08	0.70	8	0.15	0.84	14
Junior lien	30–89 days past due	0			0			0			0	0.02	9	0	0.03	9
	90+ days past due	0			0			0			0	0	29	0	0	24
	Nonaccrual	0			0			0			0	0.04	17	0	0.06	19
Commercial real estate	30–89 days past due	0.25			1.43			0.67			0.60	0.18	94	0.77	0.17	96
	90+ days past due	0			0			0.01			0	0.03	44	0.01	0.03	62
	Nonaccrual	0.09			0.02			0.01			0.02	0.23	13	0.01	0.28	11
Construction and development	30–89 days past due	0.97			3.13			0.97			0.73	0.28	83	3.07	0.21	97
	90+ days past due	0			0			0			0	0.02	33	0	0.02	31
	Nonaccrual	0.03			0			0.01			0	0.20	27	0	0.19	28
1–4 family	30–89 days past due	0			0.16			0			0	0.06	25	0.78	0.06	99
	90+ days past due	0			0			0			0	0	41	0	0	43
	Nonaccrual	0			0			0			0	0.02	30	0	0.02	28
Other	30–89 days past due	0.97			2.97			0.97			0.73	0.20	87	2.29	0.13	97
	90+ days past due	0			0			0			0	0.01	35	0	0.02	33
	Nonaccrual	0.03			0			0.01			0	0.17	33	0	0.15	33
Multifamily	30–89 days past due	0.02			1.82			0.34			0.05	0.08	61	0.10	0.10	66
	90+ days past due	0.01			0			0.01			0	0	41	0.12	0.01	93
	Nonaccrual	0			0.12			0			0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.09			0.87			0.64			0.64	0.14	96	0.22	0.17	67
	90+ days past due	0			0			0.01			0	0.03	47	0.01	0.03	55
	Nonaccrual	0.12			0.01			0.01			0.03	0.28	13	0.02	0.30	10
Owner Occupied	30–89 days past due	0.07			0.18			0.23			0.15	0.07	81	0.19	0.09	81
	90+ days past due	0			0			0.01			0	0.01	26	0	0.01	25
	Nonaccrual	0.04			0.01			0.01			0.03	0.16	21	0.01	0.17	14
Other	30–89 days past due	0.02			0.70			0.42			0.49	0.07	96	0.03	0.07	45
	90+ days past due	0			0			0			0	0.01	60	0.01	0.01	69
	Nonaccrual	0.08			0			0			0	0.10	9	0.01	0.13	16
Farmland	30–89 days past due	0			0			0			0	0.23	23	0	0.25	23
	90+ days past due	0			0			0			0	0.01	42	0	0.01	42
	Nonaccrual	0			0			0			0	0.84	19	0	1.23	19
Credit card	30–89 days past due	0.86			1.32			1.03			1.32	1.19	60	0.98	1.22	28
	90+ days past due	0.67			1.06			0.64			0.68	0.78	41	0.57	0.73	39
	Nonaccrual	0			0			0			0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	17,414,403	17,413,043	17,413,801	17,412,842	17,707,256										
Retained earnings	1,022,232	-266,691	665,674	-375,220	-1,575,970										
Accumulated other comprehensive income (AOCI)	38,287	107,418	85,287	-40,253	-137,951										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	18,474,922	17,253,770	18,164,762	16,997,369	15,993,335										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	3,915,509	4,030,322	3,942,400	4,058,994	4,258,997										
Accumulated other comprehensive income-related adjustments	38,055	108,075	85,216	-40,088	-137,370										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	14,521,358	13,115,373	14,137,146	12,978,463	11,871,708										
Adjustments and deductions for common equity tier 1 capital	8,772	186,924	19,271	30,797	37,358										
Common equity tier 1 capital	14,512,586	12,928,449	14,117,875	12,947,666	11,834,350										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	952	0	1,005	1,010										
Additional tier 1 capital before deductions	0	952	0	1,005	1,010										
Less: Additional tier 1 capital deductions	8,772	187,876	19,271	31,802	38,368										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	14,512,586	12,928,449	14,117,875	12,947,666	11,834,350										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	29,963	57,305	29,956	55,986	80,366										
Allowance for loan and lease losses in tier 2 capital	558,141	469,189	559,355	422,868	334,996										
Exited advanced approach eligible credit reserves					0										
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	588,104	526,494	589,311	478,854	415,362										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	588,104	526,494	589,311	478,854	415,362										
Exited advanced approach tier 2 capital															
Total capital	15,100,690	13,454,943	14,707,186	13,426,520	12,249,712										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	149,375,846	140,105,806	146,387,644	136,451,133	125,164,891										
Less: Deductions from common equity tier 1 capital	3,924,281	4,218,198	3,961,671	4,090,796	4,297,365										
Less: Other deductions	-8,246	-56,080	-21,386	-38,467	-13,393										
Total assets for leverage ratio	145,459,811	135,943,688	142,447,359	132,398,804	120,880,919										
Total risk-weighted assets	93,625,341	78,269,930	89,433,337	75,307,003	68,857,446										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	15.50			16.52			15.79			17.19	12.11	92	17.19	12.09	92
Common equity tier 1 capital, column B	0			0			0			0	0.29	46	0	0.52	45
Tier 1 capital, column A	15.50			16.52			15.79			17.19	12.78	90	17.19	12.85	89
Tier 1 capital, column B	0			0			0			0	0.34	46	0	0.60	45
Total capital, column A	16.13			17.19			16.44			17.83	14.36	88	17.79	14.45	86
Total capital, column B	0			0			0			0	0.38	46	0	0.67	45
Tier 1 leverage	9.98			9.51			9.91			9.78	9.76	59	9.79	9.71	53
Supplementary leverage ratio, advanced approaches HCs											7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		2,453			2,484			9,939			9,052			9,499		-1.25	
Other insurance activities income		2,453			2,484			9,939			9,052			9,499		-1.25	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		335,406			255,631			320,766			285,784			255,111		31.21	

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0			0			0			0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0			0			0			51.47			0	56.12				
Insurance underwriting assets (L/H) / Total insurance underwriting assets										48.53			0	43.88				
Separate account assets (L/H) / Total life assets										7.26			0	8.53				
Insurance activities revenue / Adjusted operating income	0.11			0.16			0.13			0.12	0.47	54	0.15	0.47	59			
Premium income / Insurance activities revenue	0			0			0			0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income										34.91			0	44.54				
Other premium income / Total premium income										65.09			0	55.46				
Insurance underwriting net income / Consolidated net income	0			0			0			0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)										19.86			0	15.64				
Insurance net income (L/H) / Equity (L/H)										5.13			0	1.99				
Insurance benefits, losses, expenses / Insurance premiums										233.61			0	160.49				
Reinsurance recovery (P/C) / Total assets (P/C)										0.15			0	0.17				
Reinsurance recovery (L/H) / Total assets (L/H)										0.15			0	2.31				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.23			1.91			2.19			2.14	11.51	17	2.10	10.22	19			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	56,867,884			60,377,961			61,529,670			66,824,177			67,571,622					
Net assets of broker-dealer subsidiaries / Consolidated assets	37.63			43.77			40.87			47.84	1.39	96	51.49	1.79	96			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	1,250,790	1,193,988	1,257,360	1,083,173	993,171
Real estate loans.....	1,023,703	943,948	998,820	890,129	718,259
Commercial and industrial loans	213,823	231,489	241,724	177,883	228,782
Loans to depository institutions and other banks acceptances	13,262	18,548	16,816	15,161	46,130
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	3	0	0	0
Lease financing receivables.....	2	0	0	0	0
Debt securities	98,971	1,073	1,009	1,025	579
Interest-bearing bank balances	159,405	132,904	331,133	45,629	30,974
Total selected foreign assets	1,509,166	1,327,965	1,589,502	1,129,827	1,024,724
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	0			0			0			0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....										1.19			0.97		

Net Losses as a Percent of Foreign Loans by Type

Real estate loans										27.03			27.29		
Commercial and industrial loans										0.29			1.53		
Foreign governments and institutions										0			0		

Growth Rates

Net loans and leases.....	4.76			14.13			16.08			9.06	22.48	62		7.24	
Total selected assets.....	13.65			22.94			40.69			10.26	12.40	69		3.24	
Deposits										10.36			5		

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		1,639,235	2,169,702	1,637,294	2,430,425	3,048,276	-24.45	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		1,639,235	2,169,702	1,637,294	2,430,425	3,048,276	-24.45	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		1.08	1.57	1.09	1.74	2.32		
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases		1.08	1.57	1.09	1.74	2.32		
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		25.10	23.69	23.28	21.63	19.18		
Home equity lines		1.67	2.08	1.67	1.89	2.12		
Credit card receivables		0.26	0.36	0.26	0.39	0.37		
Auto loans and other consumer loans		1.88	1.60	1.81	1.55	1.44		
Commercial and industrial loans		19.38	14.80	17.20	12.86	12.91		
All other loans and leases		51.71	57.46	55.79	61.67	63.98		

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018																								
Percent of Total Securitization Activities by Type																													
Retained credit exposure.....	0	0	0	0	0																								
1–4 family residential loans																													
Home equity lines																													
Credit card receivables.....																													
Auto loans.....																													
Commercial and industrial loans																													
All other loans and leases.....	0	0	0	0	0																								
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0																								
Seller's interest carried as securities and loans	0	0	0	0	0																								
Home equity lines																													
Credit card receivables.....																													
Commercial and industrial loans																													
Percent of Tier 1 Capital																													
Total retained credit exposure.....	0	0	0	0	0																								
Total retained credit exposure and asset sale credit exposure	0.02	0.03	0.02	0.03	0.04																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; width: 20%;">Dollar Amount in Thousands</th> <th style="text-align: center;">03/31/2021</th> <th style="text-align: center;">03/31/2020</th> <th style="text-align: center;">12/31/2020</th> <th style="text-align: center;">12/31/2019</th> <th style="text-align: center;">12/31/2018</th> <th style="text-align: right;">Percent Change</th> </tr> <tr> <th></th> <th style="text-align: center;"></th> <th style="text-align: right;">1-Year</th> <th style="text-align: right;">5-Year</th> </tr> </thead> <tbody> <tr> <td>30–89 Days Past Due Securitized Assets</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>							Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change							1-Year	5-Year	30–89 Days Past Due Securitized Assets							
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change																							
						1-Year	5-Year																						
30–89 Days Past Due Securitized Assets																													
1–4 family residential loans	0	0	0	0	0	0																							
Home equity lines	0	0	0	0	0	0																							
Credit card receivables.....	0	0	0	0	0	0																							
Auto loans	0	0	0	0	0	0																							
Commercial and industrial loans	0	0	0	0	0	0																							
All other loans and leases.....	0	0	0	0	0	0																							
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0																							
90+ Days Past Due Securitized Assets																													
1–4 family residential loans	0	0	0	0	0	0																							
Home equity lines	0	0	0	0	0	0																							
Credit card receivables.....	0	0	0	0	0	0																							
Auto loans	0	0	0	0	0	0																							
Commercial and industrial loans	0	0	0	0	0	0																							
All other loans and leases.....	0	0	0	0	0	0																							
Total 90+ days past due securitized assets	0	0	0	0	0	0																							
Total past due securitized assets.....	0	0	0	0	0	0																							
Net Losses on Securitized Assets																													
1–4 family residential loans	0	0	0	0	0	0																							
Home equity lines	0	0	0	0	0	0																							
Credit card receivables.....	0	0	0	0	0	0																							
Auto loans	0	0	0	0	0	0																							
Commercial and industrial loans	0	0	0	0	0	0																							
All other loans and leases.....	0	0	0	0	0	0																							
Total net losses on securitized assets.....	0	0	0	0	0	0																							

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.13	0.06	0.36	0.22	0.08
Home equity lines	0.46	0.38	0.49	0.79	0.22
Credit card receivables	0.86	1.32	1.03	1.32	0.98
Commercial and industrial loans	0.18	0.71	0.46	0.12	0.30
All other loans and leases	0.46	0.83	0.48	0.37	0.36
Total managed loans past due 30–89 days	0.33	0.63	0.46	0.32	0.30
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.02	0	0	0.01
Home equity lines	0.03	0.02	0.02	0	0
Credit card receivables	0.67	1.06	0.64	0.68	0.57
Commercial and industrial loans	0.03	0	0	0	0
All other loans and leases	-0.01	0	-0.02	0	0
Total managed loans past due 90+ days	0.02	0.01	0	0.01	0.01
Total Past Due Managed Assets	0.34	0.64	0.46	0.32	0.31
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	-0.01	-0.01	-0.01	0	-0.05
Credit card receivables	2.53	2	2.68	1.92	1.23
Commercial and industrial loans	-0.16	0.20	0.31	0.27	0.33
All other loans and leases	0	-0.01	0.01	0.01	0.01
Net Losses on Managed Assets Percent of Total Managed Assets	-0.02	0.03	0.06	0.05	0.05

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	200,000	0	26,000	362,000	60,000		
Dividends	200,000	0	26,000	362,000	60,000		
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	281	298	2,922	0	-100.00	
Dividends	0	0	0	0	0	0	
Interest	0	281	298	2,922	0	-100.00	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	200,000	281	26,298	364,922	60,000	71074.38	
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	0	0	0	0	0	0	
Total operating income	200,000	281	26,298	364,922	60,000	71074.38	
Operating Expenses							
Personnel expenses	0	0	0	0	0	0	
Interest expense	0	0	0	0	0	0	
Other expenses	1,896	2,146	6,404	9,277	4,183	-11.65	
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	1,896	2,146	6,404	9,277	4,183	-11.65	
Income (loss) before taxes	198,104	-1,865	19,894	355,645	55,817		
Applicable income taxes (credit)	0	0	0	0	0	0	
Extraordinary items							
Income before undistributed income of subsidiaries	198,104	-1,865	19,894	355,645	55,817		
Equity in undistributed income of subsidiaries	158,453	110,393	1,021,231	846,099	946,602	43.54	
Bank subsidiaries	0	0	0	0	0	0	
Nonbank subsidiaries	-156,923	73,153	212,284	8,840	160,463		
Subsidiary holding companies	315,376	37,240	808,947	837,259	786,139	746.87	
Net income (loss)	356,557	108,528	1,041,125	1,201,744	1,002,419	228.54	
Memoranda							
Bank net income	0	0	0	0	0	0	
Nonbank net income	43,077	73,153	238,284	370,840	220,463	-41.11	
Subsidiary holding companies' net income	315,376	37,240	808,947	837,259	786,139	746.87	

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Common and preferred stock	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	0	
Other receivables	0	0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries	9,704,634	35.18	9,730,849	36.90	9,469,980	35.23	541,167	531,327	-0.27		
Common and preferred stock	196,528	0.71	214,320	0.81	353,451	1.31	141,167	131,327	-8.30		
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	9,508,106	34.47	9,516,529	36.09	9,116,529	33.91	400,000	400,000	-0.09		
Other receivables	0	0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies	17,854,928	64.73	16,635,847	63.08	17,385,950	64.68	16,450,734	15,406,188	7.33		
Common and preferred stock	17,549,928	63.62	16,530,847	62.68	17,280,950	64.28	16,345,734	15,406,188	6.16		
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	305,000	1.11	105,000	0.40	105,000	0.39	105,000	0	190.48		
Other receivables	0	0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	0	
Securities	0	0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	24,381	0.09	4,663	0.02	26,052	0.10	6,164	60,005	422.86		
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0	0	
Intangible assets	0	0	0	0	0	0	0	0	0	0	
Other assets	4	0	5	0	11	0	11	0	-20.00		
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	0	
Total assets	27,583,947	100.00	26,371,364	100.00	26,881,993	100.00	16,998,076	15,997,520	4.60		
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year	9,108,106	33.02	9,116,529	34.57	8,716,529	32.43	0	0	-0.09		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0	0	
Other liabilities	453	0	515	0	308	0	287	245	-12.04		
Balance due to subsidiaries and related institutions	466	0	550	0	393	0	420	3,940	-15.27		
Total liabilities	9,109,025	33.02	9,117,594	34.57	8,717,230	32.43	707	4,185	-0.09		
Equity Capital	18,474,922	66.98	17,253,770	65.43	18,164,763	67.57	16,997,369	15,993,335	7.08		
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0	0	
Common stock	0	0	0	0	0	0	0	0	0	0	
Common surplus	17,414,403	63.13	17,413,043	66.03	17,413,802	64.78	17,412,842	17,707,256	0.01		
Retained earnings	1,022,232	3.71	-266,691	-1.01	665,674	2.48	-375,220	-1,575,970			
Accumulated other comprehensive income	38,287	0.14	107,418	0.41	85,287	0.32	-40,253	-137,951	-64.36		
Other equity capital components	0	0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital	27,583,947	100.00	26,371,364	100.00	26,881,993	100.00	16,998,076	15,997,520	4.60		
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	7.81			2.52			5.94			7.26	9.68	15	6.47	10.40	12
Bank net income / Average equity investment in banks												10.51			11.19
Nonbank net income / Average equity investment in nonbanks	62.66			164.63			90.36			253.24	7.89	98	227.57	7.10	99
Subsidiary HCs net income / Average equity investment in sub HCs	7.24			0.91			4.82			5.27	8.55	32	5.18	8.78	27
Bank net income / Parent net income	0			0			0			0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	12.08			67.40			22.89			30.86	5.93	88	21.99	3.78	90
Subsidiary holding companies' net income / Parent net income	88.45			34.31			77.70			69.67	74	42	78.42	72.48	42
Leverage															
Total liabilities / Equity capital	49.30			52.84			47.99			0	20.43	4	0.03	20.88	6
Total debt / Equity capital	49.30			52.84			47.99			0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	49.30			52.84			47.99			0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	49.30			52.84			47.99			0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	49.30			52.84			47.99			0	14.51	13	0	14.81	15
Long-term debt / Equity capital	49.30			52.84			47.99			0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0			0			0			0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0			0			0			0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0			0			0			0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	83.91			81.14			81.92			0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	96.06			97.05			97.08			97	103.22	15	97.15	103.10	17
Total investment in subs / Equity capital	149.17			152.82			147.85			99.97	111.07	21	99.65	112.48	21
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.51			-1.17			-0.51			-0.42	0.36	13	-0.45	0.35	13
Equity investment in subs – equity cap / Net income-div (X)											1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	10,548.52			13.09			410.65			3,933.62	177.68	99	1,434.38	162.34	99
Cash from ops + noncash items + op expense / Op expense + dividend	10,560.39			30.06			410.56			3,896.04	190.27	99	1,533.18	174.91	99
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.53			30.06			100.84			-480.37	116.34	1	1,534.50	103.19	99
Pretax operating income + interest expense / Interest expense													1,968.54		2,898.75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref													1,632.83		1,369.37
Dividends + interest from subsidiaries / Interest expense + dividends													210.80		188.90
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)											57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.19			0.41			0.48			0.65	2.64	42	0.35	2.61	36
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due												0.04			0.24
Nonaccrual												0.54			6.54
Total												0.58			6.78
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0	0	49	0	0	49
To nonbank subsidiaries	0			0			0			0	0.10	46	0	0.24	44
To subsidiary holding companies	0			0			0			0	0	49	0	0	49
Total	0			0			0			0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	43			49.71			46.36			54.74	5.62	92	58.23	5.50	93
Combined thrift assets (reported only by bank holding companies)	0			0			0			0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.11			0.10			0.22			1.47	0.19	90	3.03	0.21	92

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0						0			0	57.84	1	0	57.26	2
Dividends declared / Net income	0			0			0			0	33.08	3	0	27.33	5
Net income – dividends / Average equity.....	7.81			2.52			5.94			7.26	6.46	61	6.47	7.33	41
Percent of Dividends Paid															
Dividends from bank subsidiaries										178.13				157.73	
Dividends from nonbank subsidiaries										7.53				7.13	
Dividends from subsidiary holding companies.....										21.40				16.86	
Dividends from all subsidiaries										260.40				215.26	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries										66.55				60.71	
Interest income from bank subsidiaries.....										0.54				0.52	
Management and service fees from bank subsidiaries										1.55				1.88	
Other income from bank subsidiaries.....										0				0	
Operating income from bank subsidiaries										69.36				63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	464.28			0			10.91			97.62	82.95	58	27.22	51.40	48
Interest income from nonbank subsidiaries.....	0			0			0			0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0			0			0			0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0			0			0			0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	464.28			0			10.91			97.62	150.41	45	27.22	99.33	32
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0			0			0			0	61.23	17	0	48.56	15
Interest income from subsidiary holding companies	0			0.75			0.04			0.35	6.54	57	0	3.95	26
Management and service fees from subsidiary holding companies.....	0			0			0			0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0			0			0			0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	0			0.75			0.04			0.35	76.49	23	0	61.19	9
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0			0			0			0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0			0			0			0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0			0			0			0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	0			0			0			0	78.80	4	0	74.20	5
Dividends from nonbank subsidiaries	100			0			98.87			99.20	2.65	99	100	2.57	99
Interest income from nonbank subsidiaries.....	0			0			0			0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0			0			0			0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0			0			0			0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	100			0			98.87			99.20	7.29	97	100	7.64	97
Dividends from subsidiary holding companies.....	0			0			0			0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0			100			1.13			0.80	0.20	90	0	0.37	43
Management and service fees from subsidiary holding companies.....	0			0			0			0	0	49	0	0	49
Other income from subsidiary holding companies.....	0			0			0			0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0			100			1.13			0.80	6.08	82	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....											83.37			87.87	
Loans and advances from subsidiaries / Total debt	0			0			0			28.33			26.53		